

Information to identify the case:

Debtor 1	Ramon E. Nieves Gascon	Social Security number or ITIN	xxx-xx-0367
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2 (Spouse, if filing)	Melissa L. Nieves Gascon	Social Security number or ITIN	xxx-xx-9684
	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-23673-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ramon E. Nieves Gascon

Melissa L. Nieves Gascon

4/8/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ramon E. Nieves Gascon
Melissa L. Nieves Gascon
Debtors

Case No. 17-23673-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Apr 08, 2022

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ramon E. Nieves Gascon, Melissa L. Nieves Gascon, 44 3rd Street, Marlton, NJ 08053-2318
516920743	+ Cape Caribe Inc., 1000 Shorewood Drive, Cape Canaveral, FL 32920-2406
516920744	+ Cape Caribe, Inc., 710 N. Plankinton, Milwaukee, WI 53203-2418
516920757	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 08 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 08 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516920740	EDI: HNDACOM	Apr 09 2022 00:28:00	American Honda Finance, Po Box 168088, Irving, TX 75016
516961161	EDI: HNDACOM	Apr 09 2022 00:28:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
516920741	+ EDI: BANKAMER.COM	Apr 09 2022 00:28:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516920742	EDI: BANKAMER.COM	Apr 09 2022 00:28:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
517028490	+ EDI: BANKAMER2.COM	Apr 09 2022 00:28:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517100007	Email/PDF: bncnotices@becket-lee.com	Apr 08 2022 20:40:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516920746	+ EDI: CITICORP.COM	Apr 09 2022 00:28:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516920747	+ EDI: CITICORP.COM	Apr 09 2022 00:28:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
516964374	EDI: DISCOVER.COM	Apr 09 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516920748	+ EDI: DISCOVER.COM	Apr 09 2022 00:28:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516920751	EDI: IRS.COM	Apr 09 2022 00:28:00	Internal Revenue Service, PO Box 21126,

District/off: 0312-1

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516920745	EDI: JPMORGANCHASE		Philadelphia, PA 19114
		Apr 09 2022 00:28:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516920752	+ Email/Text: PBNCNotifications@perituservices.com	Apr 08 2022 20:35:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517074521	Email/PDF: resurgentbknotifications@resurgent.com	Apr 08 2022 20:40:08	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519503381	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 08 2022 20:35:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
519503380	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 08 2022 20:35:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
516920753	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 08 2022 20:35:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
516920754	+ Email/Text: bankruptcies@orangelake.com	Apr 08 2022 20:34:00	Orange Lake Country Club Inc., 8505 Irlo Bronson Memorial Highway, Kissimmee, FL 34747-8201
516920755	+ Email/Text: bankruptcies@orangelake.com	Apr 08 2022 20:34:00	Orange Lake Resorts, 8505 W Irlo Bronson Memorial Highway, Kissimmee, FL 34747-8217
517127124	EDI: PRA.COM	Apr 09 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516920756	+ Email/Text: bkdepartment@rtresolutions.com	Apr 08 2022 20:35:00	Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
516920758	+ EDI: RMSC.COM	Apr 09 2022 00:28:00	Syncb/citgo, Po Box 965060, Orlando, FL 32896-5060
516923044	+ EDI: RMSC.COM	Apr 09 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517154223	+ Email/Text: bncmail@w-legal.com	Apr 08 2022 20:35:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516920759	+ EDI: WTRRN BANK.COM	Apr 09 2022 00:28:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517048556	+ EDI: AIS.COM	Apr 09 2022 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516920749	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial Services, PO Box 65507, Wilmington, DE 19808-0507
516920750	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0312-1

User: admin

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joel R. Spivack	on behalf of Joint Debtor Melissa L. Nieves Gascon joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
Joel R. Spivack	on behalf of Debtor Ramon E. Nieves Gascon joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9